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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Karen Waldorf

Chapter 13 Debtor

Case No. 19-13417

Chapter 13

Hon. Christine M. Gravelle

DECLARATION OF ERIC WALDORF

ERIC WALDORF, of full age, declares as follows under penalty of perjury and pursuant to 28 U.S.C. §1746:

1. I am an individual resident of the State of New Jersey and the interested party in the within matter.
2. As such, I have personal knowledge of the facts set forth in this declaration, which I make in opposition to the Debtor's motion seeking approval of her loan modification and seeking to compel me to sign the aforesaid modification and to compel me to provide her with my personal financial information so that she can modify the second mortgage on certain real property.
3. The Debtor and I remain married despite being in the midst of divorce proceedings for the last five years.
4. While we were married, we purchased the property located at 22 Magnolia Court, Piscataway, New Jersey.
5. I signed the mortgages on that property originally and remain obligated on that lien.

6. The debtor has sought modification of that mortgage and now wants me to sign as the bank will not finalize the loan modification without my signature.
7. The Debtor has not cited any law or rule that would require me to sign the aforesaid loan modification.
8. I have no interest in modifying the loan or agreeing in any way to participate in this.
9. The Debtor could try to refinance or otherwise cure the arrears without involving me.
10. The Debtor tried to get around this and obtain loss mitigation, despite me being on the mortgage and note.
11. Moreover, I do not believe that the Court has jurisdiction to direct that I participate in loss mitigation with this debtor.
12. Moreover, I very much object to being forced to actively provide my personal financial information to my (hopefully soon-to-be ex) wife so that she can modify the second mortgage on the aforesaid property.

I HEREBY DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING STATEMENTS MADE BY ME ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND INFORMATION. I UNDERSTAND THAT IF ANY OF THE FOREGOING STATEMENTS MADE BY ME ARE WILLFULLY FALSE. I AM SUBJECT TO PENALTIES OF PERJURY.

Dated: September 25, 2019

_____/s/ERIC WALDORF

ERIC WALDORF